

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Robertson, et al.

Application No.: 10/601118

Filed: 6/23/2003

Title: Risk Classification Methodology

Attorney Docket No.: RF010906USNP

Art Unit:  
3626

Examiner:  
Robert (David) Rines

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**AMENDMENT TO CLAIMS**

Dear Examiner Rines:

In response to the Office Action of May 3, 2007, please amend the claims of the above referenced application as follows:

In the claims:

1. (Canceled)
2. (Canceled)
3. (Canceled)
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Canceled)
11. (Canceled)
12. (Canceled)
13. (Canceled)
14. (Canceled)
15. (Canceled)
16. (Canceled)
17. (Canceled)
18. (Canceled)
19. (Canceled)
20. (Canceled)
21. (Canceled)
22. (Canceled)
23. (Canceled)
24. (Canceled)

25. (Canceled)

26. (Canceled)

27. (Canceled)

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Canceled)

33. (Canceled)

34. (Canceled)

35. (Canceled)

36. (Canceled)

37. (Currently Amended) A method for risk classification of a prospective insured, said prospective insured applying for automobile insurance, said prospective insured belonging to a demographic group, said method comprising:

- a. providing to said prospective insured a set of four or more ~~universal-subjective questions~~ questions that tap into personality traits that may affect accident involvement and reporting, the responses to said universal-subjective questions being able to account for at least 24% of the variance in the number of automobile insurance claims reported by members of said demographic group;
- b. obtaining a set of responses to said set of four or more ~~universal-subjective~~ questions from said prospective insured;
- c. automatically classifying said prospective insured ~~to~~ into a risk class based at least in part on said set of responses;

wherein said set of four or more questions have been devised by a survey method comprising the steps of:

- d. composing a survey of 50 or more questions that tap into personality traits that may affect accident involvement and reporting;
- e. providing said survey to a sample population of 200 or more people;
- f. collecting information from said sample population, said information comprising:
  - i. responses to said survey;
  - ii. the number of automobile insurance claims reported by each of said persons in said sample population; and
  - iii. conventional classification information for automobile insurance underwriting, said conventional classification information comprising:
    1. age;
    2. marital status;

3. years of driving experience;

4. number of miles driven per year;

g. analyzing said information to select said set of four or more questions from among said survey questions such that the survey responses by said sample population to said set of four or more questions significantly increase the multiple correlation to said number of automobile insurance claims reported by said sample population when said conventional classification information is controlled for, said increase in the multiple correlation being significant to at least the 5% level.

38. (Currently Amended) The method of claim 37 wherein said set of four or more ~~universal-subjective~~ questions comprises not more than ten questions.

39. (Currently Amended) The method of claim 37 wherein said set of four or more ~~universal-subjective~~ questions comprises not more than four questions.

40. (Canceled)

41. (Canceled)

42. (Canceled)

43. (Canceled)

44. (New) The method of claim 37 wherein said method further comprises the steps of:

- a. providing to said prospective insured a second set of questions related to one or more of said prospective insured's age, gender, annual mileage or driving experience;
- b. obtaining a set of responses to said second set of questions; and
- c. in said step of automatically classifying said prospective insured into a risk class based at least in part on said set of responses to said four or more questions, also

basing said classification of said prospective insured at least in part on and said set of responses to said second set of questions;

45. (New) The method of claim 37 wherein said personality traits comprise:

- a. impulsivity;
- b. locus of control;
- c. self-esteem;
- d. invulnerability;
- e. hostility;
- f. anger;
- g. trust;
- h. social desirability; and
- i. thoroughness in decision making.

46. (New) The method of claim 37 wherein at least one of said survey questions is a personal statement with which a person is asked to indicated agreement or disagreement.

47. (New) The method of claim 46 wherein at least one of said personal statements is based on at least one of the statements:

- a. "I don't find it particularly difficult to get along with loud mouthed, obnoxious people.";
- b. "In comparison to others my age, I have a less than average chance of having a heart attack.";
- c. "I usually think carefully before doing anything."; and
- d. "In comparison to others my age, I have less than average chance of being fired from a job."